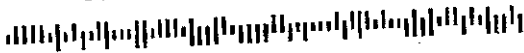


**seterus**<sup>TM</sup>

PO Box 2008; Grand Rapids, MI 49501-2008

8-769-15070-0056806-012-1-000-010-000-000

SANDRA WINDHAUSER  
1453 CHURCH RD  
HAMLIN NY 14464-9746Property Address 327 W STATE ST  
ALBION NY 14411 1352**Account Statement**Statement Date  
Account Number

July 16, 2015

Phone

866.570.5277



Email

ExternalCommunications@seterus.com  
Response typically sent by U.S. Mail

Payment Due Date

August 1, 2015

Amount Due<sup>3</sup>

\$ 79,029.56

Since the maturity date of the loan was accelerated, no additional late fees will be assessed.

Outstanding Principal*	\$	84,819.68
Current Escrow Balance	\$	-30,635.02
Maturity Date		March 01, 2037
Interest Rate		6.87500%
Prepayment Penalty <sup>1</sup>		No

\*This is not a payoff amount and does not include interest, fees, and other costs.

**Past Payment Breakdown**

	Paid Since Last Statement	Paid Year-to-date
Principal	\$ 0.00	\$ 0.00
Interest	\$ 0.00	\$ 0.00
Escrow	\$ 0.00	\$ -26,945.98
Charges	\$ 0.00	\$ 0.00
Suspense (unapplied)	\$ 0.00	\$ 0.00
<b>Total</b>	<b>\$ 0.00</b>	<b>\$ -26,945.98</b>

**Explanation of Amount Due**

Principal <sup>2</sup>	\$	129.86
Interest <sup>2</sup>	\$	443.64
Escrow (Taxes and Insurance)	\$	551.27
<b>Regular Payment</b>	<b>\$</b>	<b>1,124.77</b>
Past Due Payment(s)	\$	64,081.89
Total Charges	\$	13,822.90
Suspense (credit)	\$	0.00
<b>Total Amount Due<sup>3</sup></b>	<b>\$</b>	<b>79,029.56</b>

<sup>1</sup>Seterus does not currently charge a prepayment penalty.<sup>2</sup>The principal and interest payment stated on this notice is based on the information we have at the time this notice was generated. While the allocation of principal and interest may change, your total principal and interest payment will remain the same.<sup>3</sup>Our records indicate that the maturity date of the loan was accelerated and the entire amount of the loan is due. However, this statement provides the amount to bring the loan current and reinstate the loan as of the next payment due date based on the payment terms of the loan stated in the note. If you do not reinstate the loan, the entire amount of the loan is due. Please note that you will no longer be able to reinstate the loan after the foreclosure sale occurs.

Our records indicate your loan has been referred for foreclosure. The information in this statement may not include allowable charges for services or expenses incurred, such as foreclosure costs, legal fees, and other expenses, permitted by your loan documents or applicable law, but that have not yet been billed to the loan.

**Activity Since Last Statement**

Date	Description	Principal	Interest	Escrow	Late Charge/ Other Fees	Other	Suspense	Total
June 24, 2015	PMI Disbursement	\$0.00	\$0.00	-\$180.44	\$0.00	\$0.00	\$0.00	-\$180.44
July 1, 2015	Appraisal Expense	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$15.00
July 1, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$100.00	\$0.00	\$0.00	-\$100.00
July 8, 2015	Prop Pres Expense	\$0.00	\$0.00	\$0.00	-\$80.00	\$0.00	\$0.00	-\$80.00
July 13, 2015	Ins Disbursement	\$0.00	\$0.00	-\$1766.85	\$0.00	\$0.00	\$0.00	-\$1766.85

**Important Messages**

769-2048-0114F

**seterus**<sup>TM</sup>

PO Box 2008; Grand Rapids, MI 49501-2008

July 16, 2015

Statement Date  
Account NumberOnline  
Phone  
Faxwww.seterus.com  
866.570.5277  
866.578.5277

Email

ExternalCommunications@seterus.com  
Response typically sent by U.S. Mail

8-769-15070-0056806-012-2-000-010-000-000

**Borrower Information**Phone - Home 585-283-4028  
Phone - Work 585-406-4716  
Property Address 327 W STATE ST  
ALBION NY 14411 1352**\*\*DELINQUENCY NOTICE\*\*****You are late on your mortgage payments.**

As of July 16, 2015, you are delinquent on your mortgage loan by 2083 days. Failure to bring your loan up-to-date may result in fees, foreclosure, and the loss of your home.

**Recent Account History**

<b>Due Date</b>	<b>Amount Due</b>	<b>Payment Status</b>
July 1, 2015	\$1,124.77	Payment Outstanding
June 1, 2015	\$925.84	Payment Outstanding
May 1, 2015	\$925.84	Payment Outstanding
April 1, 2015	\$925.84	Payment Outstanding
March 1, 2015	\$925.84	Payment Outstanding
February 1, 2015	\$925.84	Payment Outstanding

The total amount due to reinstate the loan as of July 16, 2015 is \$79,029.56. Our records indicate that the maturity date of the loan was accelerated and the entire amount of the loan is due. However, this statement provides the amount to bring the loan current and reinstate the loan as of the next payment due date based on the payment terms of the loan stated in the note. If you do not reinstate the loan, the entire amount of the loan is due. Please note that you will no longer be able to reinstate the loan after the foreclosure sale occurs.

As of January 30, 2014, formal foreclosure proceedings were filed on your loan. Please contact Seterus for foreclosure prevention options. The information on this statement may not include allowable charges for services or expenses incurred, such as foreclosure costs, legal fees, and other expenses, permitted by your loan documents or applicable law, but that have not yet been billed to the loan.

If you are experiencing financial difficulty, visit the Homeowner Assistance section of [www.seterus.com](http://www.seterus.com). For information on HUD counselors in your area, visit [www.hud.gov](http://www.hud.gov) or call 800.569.4287.